



Council Of State Employees



Spring 2009



Governor John Hoeven

This past December, I presented my 2009-2011 executive budget to the 61st Legislative Assembly, with an emphasis on investing in our priorities, providing broad-based tax relief for North Dakota's citizens and setting aside a healthy reserve for the future.

As a result, the budget includes a 5 percent salary increase in each year of the new biennium

Governor's Message

for state employees, who serve North Dakota in so many ways. In addition, our budget fully funds the increase in public employee health care premiums, and we have included additional funding for equity to retain and recruit qualified state workers.

You do an outstanding job for the people of North Dakota and deserve to be recognized for your hard work and dedication. We will continue to do all we can to secure meaningful compensation for the men and women of our state agencies and departments who, every day, demonstrate public service excellence on behalf of our great state.

Thank you for making a positive difference for North Dakota.

Think Spring !



COSE Clothing

available online at

<http://www.nd.gov/cose/cloths.htm>

Watch for more information on the Governor's Awards for Excellence in our next newsletter!

Chairman's Ramblings

At the quarterly Board meeting in Jamestown in January of this year I was re-elected as Chairman of the COSE Board of Directors (or was that rail-roaded?) for a two-year term. As such, I and the other officers and Board members will be once again endeavoring to fulfill the mission of COSE to "enhance the morale and public image of state employees through the recognition of their personal, civic, and work contributions." The full slate of officers includes Cindy Kozojed (NDSU, Fargo) as Vice-Chair, Karla Bachmeier (DHS, Jamestown) as Secretary, and Marcie Wuitschick (DHS, Bismarck) as Treasurer. All of our contact information, along with the other Directors, can be found on the last page of this newsletter.

Just to let you know that our

COSE Christmas clothing sale was the best we have ever had for our line of clothing. Our regular prices are now back in effect but are still good values. The Board may decide to have a summer sale later this year. Stay tuned to the website at <http://www.nd.gov/cose/cloths.htm> for the latest information.

The Bismarck group also had a great turnout for our candy cane giveaway and drawing for small gifts just before Christmas. Thanks to all who participated.

And finally, the Board of Directors is still short a couple of members due to retirements, etc. The Board needs a Director in Bismarck to cover various Bismarck agencies, a Director in the Minot area to cover state offices in that area,

and a Director in the Devils Lake area to cover DOT employees among others to help make sure state employees in all parts of the state remain informed of COSE activities. The time requirement is small and you would be doing your fellow state employees a great service by helping keep them informed of our activities. Please contact any current Board member if you might be interested for more details.

Have a great spring (it will be here sooner than you think).

Dr. Stephan A. Schroeder,
COSE Chairman
Board of Directors



Please visit the COSE
website for State
Employee Discounts
throughout the State.
Remember to check back often
because these discounts are up-
dated regularly.
www.nd.gov/COSE

Fargo State Employee Christmas Project

On November 21, 2008, the Fargo State Employee Recognition Week Committee decorated a tree for Frasier, Ltd. After being on display at Innovis Hospital, it was given to a deserving family for Christmas.

The SERW Committee provided the decorations and the time to decorate the tree. So that as many State Employees as possible could be involved, we asked for donations that could be applied towards a gift card for the family. It was such a success, and gives great pride to our committee that we were able to send a

\$500 Wal-Mart gift card with the tree for the family to use for gas, groceries or any other needs.

Members of this committee are Barb Geeslin, Jolean Pederson, Clarice Hackman, Diana Kowalski, Terri Nelson, Kate Pemberton, Cindy Kozojed, NDSU; Terry Beyer, Division of Independent Study; Robyn Hoffmann, Auditors Office; Megan Nettum, DHS-Fargo; Cathy Halgunseth and Andrea Swiontek, Veteran Affairs Dept.



Protection and Advocacy for Individuals with Disabilities

Do any of these situations sound familiar?

- ♦ John is 8 years old and lives in rural North Dakota. Half-way into the school year he starts to have problems with his peers. He has trouble with his homework, his grades slip and unwelcome trips to the principal's office become more frequent for him.
- ♦ Mrs. Jones is a teacher who has concerns about one of her students, Mike, who is exhibiting signs of serious depression. She would like to provide information to the parents but is not sure about service options for Mike.
- ♦ Susan is 56 years old and was diagnosed with multiple sclerosis ten years ago. She is having problems getting the

help she needs in order to continue living in her own home.

- ♦ Sam has a disability and lives in rural North Dakota. He would like to work but is not sure what help may be available and how work income would affect his benefits.
- ♦ Jane is 2 years old and has cerebral palsy. Her doctor has recommended she receive physical therapy three times a week and use a specialized wheelchair. Her private insurance has denied payment.

The above examples are fictional, but represent very real problems that are faced by people with disabilities. The Protection and Advocacy Project

(P&A) is an agency that may be able to help in situations such as these. P&A can provide information and direction to services, training and education, direct advocacy and legal services, all at no cost to eligible people with disabilities. Priority areas include disability-related issues pertaining to education, criminal justice, employment, community based services, healthcare, accessibility, as well as abuse, neglect and exploitation.

For more information contact the Protection and Advocacy Project at:

701-328-2950
1-800-472-2670
ND TTY Relay 711
E-mail: panda@nd.gov
www.ndpanda.org

Preparing For Tax Season – Avoiding Scams



It happens every year – another tax season is upon us. If you are thinking about getting help from a tax preparation service, make sure you know what will be provided and how much it will cost. If you are considering applying for a refund anticipation loan, what should you know?

Before you visit a tax preparer, read your tax booklet, and collect any documents that might apply to your taxes, including last year's return. Check out the preparer's qualifications and reputation. If you have a complex tax return, the taxpayer is ultimately responsible for its accuracy, so be sure to double-check the figures and the social security numbers before the return is filed.

Taxpayers should be very careful when choosing tax preparers. While most preparers provide good service, a few unscrupulous tax preparers file fraudulent tax returns and ultimately defraud their clients. Here are some tips to consider before hiring a tax preparer:

- ◆ Get referrals from satisfied clients.
- ◆ Ask the preparer about their training, experience, and current knowledge of tax law.
- ◆ Find out whether the preparer has ever represented taxpayers in an audit, or has ever been denied eligibility to do so.
- ◆ Consider whether the individual or firm will be around to answer questions about the preparation of the tax return months or even years after the return has been filed.
- ◆ Basing their fee on a percentage of the amount of the refund. Fees should be based on the complexity of the return, never on the size of the tax savings or refund.
- ◆ Claiming they can get you immediate payment of your return. Keep in mind that this is a loan (refund anticipation loan).
- ◆ Refusing to sign the tax return or provide a copy for your records. Always make sure you have something in hand that shows proof of what transpired and you should have a receipt for services rendered.

Tax evasion scams, including fraudulent tax return preparation, cost taxpayers billions of dollars every year. Dishonest tax preparers can commit fraud in a number of ways such as inflated personal or business expenses, false deductions, unallowable credits, or excessive exemptions on returns prepared for their clients. Be sure to watch for any signs that the preparer may be less than honest. Some of the most common signs are:

- ◆ Claiming that they can obtain larger refunds than other preparers.

TOO GOOD TO BE TRUE....

A Column on Consumer Issues

by Attorney General Wayne Stenehjem's
Consumer Protection and Antitrust Division

Refund anticipation loans (RAL) have become very popular with consumers, but there are some things you should consider before deciding to take this path. Refund anticipations loans allow you to spend today what you figure the government owes for your income tax refund. The pitch for these loans is "you don't have to wait for the IRS to process your tax return and send you a check." What they do not emphasize is that it is a

“loan” so you pay interest for the convenience of using someone else's money until yours arrives. More importantly, the fee you pay to get the loan, typically \$30 to \$125, figures out to be as much as 500% interest per year!

It appears that because of the economic times, credit checks are being done, usually without the applicant's knowledge, before the refund anticipation loans are granted and many people are being denied. Even if you are denied the refund anticipation loan, you have to pay the fees associated with the process. Instead of receiving a loan for your money in two days, you don't receive anything for the 10 to 14 days – which is about the time you would have waited to get the refund directly from the IRS. If the loan is granted, it generally comes in the form of a credit card or prepaid card.

Unfortunately, there are fees and service charges that are not disclosed when the card is issued. By the time you have activated the card and paid all the fees, the total amount left on your card is substantially reduced from the amount you thought you would be receiving.

Remember to review the tax return before signing and ask questions on entries you do not understand. It is important to get a copy for your record once the return is completed and never sign a blank tax form or one that is filled out in pencil.

Here are two basic rules to remember to help you avoid tax scams:

- ♦ The IRS never sends unsolicited e-mails.
- ♦ The IRS never requests passwords,

PINs, or other secret access information for bank or credit card accounts.

Tax season only comes once a year, but the better prepared we are, the less likely we will be to fall victim to a tax scam.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

Fish Award Nominees

2009 First Quarter Nominees:

Lea Roberts, NDSU
 Heather Heger, NDSU
 C.J. Johnson, NDSU
 Gloria Nysveen, NDSU
 Jeri Vaudrin, NDSU
 Ronda Klubben, NDSU
 Gail Riedinger, Dept of Career and Technical Education

Heather Heger was the recipient of the 1st quarter



Fish Awards

Friendly
Initiative
Smile
Helpful



Developed by the State COSE Board of Directors, the Fish Award:

- ❖ Symbolizes excellence in customer service,
- ❖ Recognizes employees who promote customer service in state government,
- ❖ Acknowledges employees who model excellence in customer service to other fellow State Employees,
- ❖ Exemplifies the standard "We all have a customer; we all provide service to others," and
- ❖ Recognizes employees who understand that "Providing customer service is part of our job."

For more information on this award, or to nominate someone, contact your COSE representative. All nominations must be received by March 30, 2009, to be eligible for the Second quarter award. Nomination forms can be found on the web at www.nd.gov/cose/ or from your COSE representative.

This newsletter is published three times a year by the North Dakota Council of State Employees (COSE). State employees are encouraged to submit articles or information about their agencies or institutions to their subgroup listed below. Any comments and concerns should also be directed to your subgroup chair listed below. Editorial Board: COSE Board of Directors. Publisher: Tina Walters, 600 East Blvd. Ave, Bismarck, ND 58505

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